

Information to identify the case:

Debtor 1	<u>Brian J. Miller</u>	Social Security number or ITIN	xxx-xx-9018
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Anita M. Osborne</u>	Social Security number or ITIN	xxx-xx-1926
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-21844-TPA			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Brian J. Miller

Anita M. Osborne

8/18/22

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Brian J. Miller
Anita M. Osborne
Debtors

Case No. 19-21844-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Aug 18, 2022

User: auto
Form ID: 3180W

Page 1 of 4
Total Noticed: 52

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 20, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Brian J. Miller, Anita M. Osborne, 465 Fernhill Ave., Pittsburgh, PA 15226-1352
r	+ Bobby West, Coldwell Banker Real Estate, 5887 Forbes Ave., Pittsburgh, PA 15217-1601
r	+ Coldwell Banker Real Estate Services, Bobby West, 5887 Forbes Avenue, Pittsburgh, PA 15217-1601
15045965	+ Allegheny County Treasurer, c/o Jordan Tax Service Inc., Po Box 200, Bethel Park, PA 15102-0200
15045966	+ Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15109875	++ COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157 address filed with court.; COLUMBIA GAS OF PENNSYLVANIA, PO BOX 117, COLUMBUS, OH 43216
15045967	+ City & School District of Pittsburgh, c/o Jordan Tax Service Inc., Po Box 200, Bethel Park, PA 15102-0200
15045969	+ Dollar Bank, Kristine Anthou, Esq., Grenen & Bersic, 1 Gateway Center, 9th Floor, 420 Fort Duquesne Blvd, Pittsburgh, PA 15222-1435
15045968	+ Dollar Bank, 300 Tuscarawas St. West, 8th Floor, Canton, OH 44702-1914
15209943	Dollar Bank, FSB, c/o Elizabeth L. Slaby, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
15084775	Dollar Bank, FSB, c/o Brian M. Kile, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
15084774	+ Dollar Bank, FSB, 300 West Tuscarawas Street, Canton, OH 44702-1911
15063763	+ Dr. George Bellios, 3247 West Liberty Avenue, Pittsburgh, PA 15216-2319
15045970	Foot and Ankle Associates, c/o Montgomery Lynch & Assoc., Po Box 22720, Beachwood, OH 44122-0720
15063765	Home Depot/Citibank, P.O. Box 79083, Saint Louis, MO 63179
15045971	+ Home Depot/Citibank/Midland Funding, c/o Atlantic Credit & Finance, Po Box 2083, Warren, MI 48090-2083
15063768	+ Klingensmith Inc., PO Box 192, Ford City, PA 16226-0192
15063773	+ PWSA, Penn Liberty Plaza 1, 1200 Penn Avenue, Pittsburgh, PA 15222-4204

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Aug 19 2022 03:58:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 18 2022 23:52:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Aug 19 2022 03:58:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 18 2022 23:52:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ebnjts@grblaw.com	Aug 18 2022 23:52:00	City of Pittsburgh and City of Pittsburgh School D, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101

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cr	+ Email/Text: ebnjts@grblaw.com	Aug 18 2022 23:52:00	County of Allegheny, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
cr	Email/Text: ECMCBKNotices@ecmc.org	Aug 18 2022 23:52:00	ECMC, ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
cr	+ EDI: RECOVERYCORP.COM	Aug 19 2022 03:58:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpwsa@grblaw.com	Aug 18 2022 23:52:00	Pittsburgh Water & Sewer Authority, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
15073198	+ EDI: LCIFULLSRV	Aug 19 2022 03:58:00	COMCAST, PO BOX 1931, Burlingame, CA 94011-1931
15063757	+ EDI: CAPITALONE.COM	Aug 19 2022 03:58:00	Capital One, 4851 Cox Road, Glen Allen, VA 23060-6293
15072272	EDI: CAPITALONE.COM	Aug 19 2022 03:58:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15074163	Email/PDF: bncnotices@becket-lee.com	Aug 18 2022 23:56:05	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15448432	+ Email/Text: ebnjts@grblaw.com	Aug 18 2022 23:52:00	City of Pittsburgh & School Dist. of Pittsburgh, c/o GRB Law, Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15089143	+ Email/Text: ebnjts@grblaw.com	Aug 18 2022 23:52:00	City of Pittsburgh/School Dist. of Pittsburgh, Goehring Rutter & Boehm, c/o Jeffery R. Hunt, Esq., 437 Grant Street, 14th Floor, Frick Building, Pittsburgh PA 15219-6101
15063759	+ EDI: COMCASTCBLCENT	Aug 19 2022 03:58:00	Comcast, 300 Corliss Street, Pittsburgh, PA 15220-4864
15063760	EDI: COMCASTCBLCENT	Aug 19 2022 03:58:00	Comcast, PO Box 3001, Southeastern, PA 19398-3001
15463823	+ Email/Text: ebnjts@grblaw.com	Aug 18 2022 23:52:00	County of Allegheny, c/o GRB Law, Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15089162	+ Email/Text: ebnjts@grblaw.com	Aug 18 2022 23:52:00	County of Allegheny, Goehring Rutter & Boehm, c/o Jeffery R. Hunt, Esq., 437 Grant Street, 14th Floor, Frick Building, Pittsburgh PA 15219-6101
15083210	+ Email/Text: kbarkley@bernsteinlaw.com	Aug 18 2022 23:52:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15183921	Email/Text: ECMCBKNotices@ecmc.org	Aug 18 2022 23:52:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
15063767	EDI: IRS.COM	Aug 19 2022 03:58:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15063769	Email/Text: PBNCNotifications@peritussservices.com	Aug 18 2022 23:52:00	Kohl's, PO Box 2983, Milwaukee, WI 53201-2983
15081093	^ MEBN	Aug 18 2022 23:48:41	Lakeview Loan Servicing, LLC, c/o M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
15063770	Email/Text: camanagement@mtb.com	Aug 18 2022 23:52:00	M&T Bank, PO Box 62182, Baltimore, MD 21264-2182
15069784	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 18 2022 23:52:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
15082252	+ Email/Text: bncnotifications@pheaa.org	Aug 18 2022 23:52:00	PHEAA, PO BOX 8147, HARRISBURG PA

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15063771	+ Email/Text: bncnotifications@pheaa.org	Aug 18 2022 23:52:00	17105-8147 PHEAA, 1200 North Seventh Street, Harrisburg, PA 17102-1444
15063772	+ Email/Text: hwalz@pghffcu.com	Aug 18 2022 23:52:00	Pittsburgh Firefighters FCU, 500 S. Main Street, Pittsburgh, PA 15220-5487
15089159	+ Email/Text: ebnpwsa@grblaw.com	Aug 18 2022 23:52:00	Pittsburgh Water and Sewer Authority, Goehring Rutter & Boehm, c/o Jeffery R. Hunt, Esq., 437 Grant Street, 14th Floor, Frick Building, Pittsburgh PA 15219-6101
15046653	+ EDI: RMSC.COM	Aug 19 2022 03:58:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15077225	^ MEBN	Aug 18 2022 23:49:23	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15063774	EDI: VERIZONCOMB.COM	Aug 19 2022 03:58:00	Verizon, 500 Technology Drive, Suite 550, Water Spring, MO 66304
15078083	+ EDI: WFAUTO	Aug 19 2022 03:58:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh, NC 27605-1000
15045972	EDI: WFFC.COM	Aug 19 2022 03:58:00	Wells Fargo Dealer Services, P.O. Box 25341, Santa Ana, CA 92799-5341
15063776	+ EDI: COMCASTCBLCENT	Aug 19 2022 03:58:00	XFINITY, 676 Island Pond Road, Manchester, NH 03109-5420

TOTAL: 36

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		LakeView Loan Servicing, LLC
cr		Lakeview Loan Servicing, LLC as serviced by M&T Bank
cr		Lakeview Loan Servicing, LLC c/o M&T Bank
cr		M&T Bank as servicer for Lakeview Loan Servicing,
cr	*+	Dollar Bank, FSB, 300 West Tuscarawas Street, Canton, OH 44702-1911
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15063755	*+	Allegheny County Treasurer, c/o Jordan Tax Service Inc., Po Box 200, Bethel Park, PA 15102-0200
15063756	*+	Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15063758	*+	City & School District of Pittsburgh, c/o Jordan Tax Service Inc., Po Box 200, Bethel Park, PA 15102-0200
15063762	*+	Dollar Bank, Kristine Anthou, Esq., Grenen & Bersic, 1 Gateway Center, 9th Floor, 420 Fort Duquesne Blvd, Pittsburgh, PA 15222-1435
15063761	*+	Dollar Bank, 300 Tuscarawas St. West, 8th Floor, Canton, OH 44702-1914
15063764	*	Foot and Ankle Associates, c/o Montgomery Lynch & Assoc., Po Box 22720, Beachwood, OH 44122-0720
15063766	*+	Home Depot/Citibank/Midland Funding, c/o Atlantic Credit & Finance, Po Box 2083, Warren, MI 48090-2083
15063775	*	Wells Fargo Dealer Services, P.O. Box 25341, Santa Ana, CA 92799-5341

TOTAL: 4 Undeliverable, 10 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 18, 2022 at the address(es) listed below:

Name	Email Address
Beth L. Slaby	on behalf of Creditor Dollar Bank FSB bslaby@grenenbirsic.com, mcupec@grenenbirsic.com
Brian Nicholas	on behalf of Creditor M&T Bank as servicer for Lakeview Loan Servicing LLC bnicholas@kmlawgroup.com
Brian M. Kile	on behalf of Creditor Dollar Bank FSB bkile@grenenbirsic.com, mcupec@grenenbirsic.com;lstanger@grenenbirsic.com
David W. Raphael	on behalf of Creditor Dollar Bank FSB raphaeld@fnb-corp.com
Jeffrey R. Hunt	on behalf of Creditor City of Pittsburgh and City of Pittsburgh School District jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor County of Allegheny jhunt@grblaw.com
Kenneth Steidl	on behalf of Joint Debtor Anita M. Osborne julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;jseech@steidl-steinberg.com
Kenneth Steidl	on behalf of Debtor Brian J. Miller julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;jseech@steidl-steinberg.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 12